

Phillip Raymond
McCalla Raymer Leibert Pierce, LLC
485F US Highway 1 S
Suite 300
Iselin, NJ 08830
Telephone: (732) 902-5399
NJ_ECF_Notices@mccalla.com
Attorneys for Secured Creditor



Order Filed on July 29, 2022
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re: Yakima D Smith, Debtor.	Chapter 13 Case No. 18-23262-SLM Hearing Date: August 10, 2022 at 10:00 a.m. Judge: Stacey L. Meisel
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**CONSENT ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF
DEFAULT AND PROVIDING FOR CURE OF POST-PETITION ARREARS**

The relief set forth on the following pages, number two (2) through three (3) is hereby

ORDERED

DATED: July 29, 2022

A handwritten signature in cursive script that reads "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Yakima D Smith
Case No.: 18-23262-SLM
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S
CERTIFICATION OF DEFAULT AND PROVIDING FOR
CURE OF POST-PETITION ARREARS**

THIS MATTER having been opened to the Court upon the Certification of Default filed by NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Movant"), and Yakima D Smith ("Debtor") having filed opposition thereto, with respect to Movant's lien on Debtor's real property known as 75 Boylan Street, Newark, NJ 07106, (the "Property"), and the Court noting the consent of the parties to the form, substance, and entry of the within Consent Order, and for good cause shown it is hereby:

ORDERED AS FOLLOWS:

1. Debtor is delinquent seven (7) post-petition payments due October 1, 2021 through April 1, 2022, each payment in the amount of \$1,394.84, three (3) post-petition payments due May 1, 2022 through July 1, 2022, each payment in the amount of \$1,383.88, less suspense of \$515.89, for a total delinquency of \$13,399.63.
2. Debtor shall pay post-petition mortgage payment arrears of \$13,399.63 by making ten (10) equal monthly payments of \$1,218.15, beginning August 1, 2022 through May 1, 2023, and one (1) payment in the amount of \$1,218.13, on June 1, 2023 in addition to Debtor's regular monthly payments.
3. Debtor shall resume post-petition payments to be paid timely and in full with the August 1, 2022 payment.
4. If Debtor should default and fail to make future post-petition payments to Movant that come due during the pendency of this case for thirty (30) days from the due date, Movant's counsel may submit a certification of default and the Court may enter an Order vacating the automatic stay permitting Movant to proceed with its action against the Property.

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5. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Property and/or against the Debtor.
6. Debtor shall pay attorney fees and costs for the motion for relief in the amount of \$200.00 to be paid as an administrative claim through the plan.

Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC
Attorney for the Secured Creditor

By: 
Phillip Raymond

Date: 7.22.22

Goldman & Beslow, LLC
Attorney for the Debtor

By: 
David G. Beslow

Date: _____